

AMERICAN INCOME LIFE
NILICO

SPOTLIGHT

DECEMBER 2006 AMERICAN INCOME LIFE & NATIONAL INCOME LIFE VOL 39 NO 12



Happy Holidays

- 2008 Convention - Location & Qualifications
- New Bonus Qualifications for 2007
- The New Activity Booster Bonus



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life
& National Income Life

'Tis the Season

We are all familiar with the hustle and bustle of the holidays. It seems no matter what you do, you get caught up in the chaos that accompanies the season. There are gifts to buy, crowds to wrestle, cards to write, food to prepare — it becomes more hassle than holiday. You find there is not enough time to get everything done as perfectly as you would like.

AIL/NILICO is influenced by a similar effect. As the end of the year draws near, we get wrapped up in our final numbers. We have to make that last sale or sign that last group, and before long we are too focused on how little time there is to finish what we have not even begun. More often than not, we forget the opportunities the New Year brings.

The push to complete the year on a high note is always supported, but while concentrating on your last-minute production, remember to also use the final days of 2006 to plan your attack for the next year. What can you do *right now* to ensure 2007 gets off to a fantastic start?

We are already positioned at a great starting point. All of our arrows are pointing up — our agent count and retention are at all-time highs, we have an exemplary PR field force, coding is higher than it has ever been, and we are continually growing. As you will find later in this issue of *Spotlight*, 2007 promises to be full of rewarding opportunities: new bonuses, an exciting Convention destination, and who knows what other surprises lie in the months ahead. It is up to you to prepare yourself to take advantage of these opportunities.

Everyone insists on making their resolutions on New Year's Day itself, but I say *right now* is the perfect time for it. I know you have already planned your 2007 goals, but now is when you should pump yourself up and resolve yourself to achieving them. By doing this, you will have a clear mindset, ready to tackle anything the new year brings your way.

I would also like to encourage everyone to take a few moments in the next few weeks to acknowledge the true meaning of the season: friends and family. I am proud of the American Income and National Income family and all we have accomplished over the past year. I can say in full confidence I believe we will make 2007 a banner year.

Happy Holidays and Happy New Year!



Dates to Remember

Monday, Jan. 29, 2007
All business and PR credits must be at the Home Office to count for January production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$961,103.03 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Congratulations to Rob Falvo!



We are happy to announce to all of AIL/NILICO the promotion of Mr. Rob Falvo to *Senior Vice President of Field Operations*. Rob's amazing accomplishments for 2006 include a record 9 SGA promotions, overseeing the Field Directors, and leading the way through a record-breaking recruiting year. In his 20 years with the Company, Rob has also held positions as Regional Sales Director, State General Agent, and Vice President of New SGA Development.

Congratulations, Rob!

Congratulations to Jay Bentley!



Jay Bentley has recently been promoted to *Vice President of Public Relations Marketing*. This promotion comes after his successful handling of numerous duties throughout 2006, including management of the PR Regional Directors, expanding new markets for procuring leads, and organizing a record-breaking number of PR Reps in the field.

Congratulations, Jay!

Welcome back, Sgt. Mendes!



Sgt. Flavio Mendes joined the Zophin Agency in Massachusetts in February 2005. He excelled as an agent and quickly earned the respect of his fellow agents and managers alike. By Nov. 2005, just as Flavio earned his GA promotion, he was called by the U.S. Marine Corps to serve in Iraq. Members of the Zophin Agency kept him in their thoughts and prayers, sent letters and care packages overseas, and awaited news of his progress.

We are thrilled to announce Flavio's safe return to Massachusetts! On behalf of the entire AIL/NILICO family, we would like to thank Flavio for his bravery, his patriotism, and for proudly serving his country.

Welcome Home, Sgt. Mendes!

Founder's Club Outstanding Producers

November 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Joseph Coarsey	Joe Manone	1	\$47,217		80.7
Carla Miller	John Akers	7	70,758		76.2
Robert Ulreich	Jatuff-Foti	6	65,973		74.6
Bianca Zaragoza	Steve Hartman	1	51,859		76.6

▲ Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Home Office
254-761-6400

Web sites
www.aillife.com
www.nilife.com

Recruiting Support:
www.aillife.com/rms
www.aillife.com/recruiting

SPOTLIGHT

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Promotions

Promoted to 52.5 Percent Supervising Agent

Benjamin Ainscough	Amrit Garg	Andre Moore	Paul Samra
Marino Baca	Brent Goble	Marcella Nance	Kirby Sechovec
Billy Bailey	Sean Hall	Orett Nelson	Susan Sloan
Zara Banks	William Hickey	Jesse Nepywoda	Frank Soldo
Eric Banyon	Keith Houske	Tuan Nguyen	Thomas Soloweyko
Vernice Clements	Hasheim Jones	John Nuce	Lamin Touray
Jessica Cottrell	Hyungjun Kae	John Nugent	Lori Underwood
Ashley Davis	Vincent Kruse	Raymond Osborne	Zhejia Wang
Wayne Fader	William Lavimoniere	Tracey Phinney	Federico Watkins
Dianne Faligowski	Jacob Lewis	Susan Rodriguez	Bobby Whitley
Judy Ferguson	Giancarlo Lucia	Christopher Roller	
Jeffrey Ford	Callie Mashburn	Alan Rosen	

Promoted to 55 Percent Supervising Agent

Brian Blair	Jocelyn Higa	Melissa Perez
Janelle Davis	Raymond Lavrenz	Justin Phillips
Edward Fitzgerald	Jose Lopes	Charlie Warren

Promoted to 57.5 Percent General Agent

David Baum	John Farley	Rebecca Rushnok	Grant Wahlig
Kevin Citizen	Albert Musselwhite	Karen Wade	Michael Welsh

Promoted to 60 Percent General Agent

Brandon Corkins	Benjamin Foti	Kurt Manto	Jared Mlinarich
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Promoted to Master General Agent

Nishan Amarasuriya	Benjamin Eggen	Matthew Laughter	Farhod Shamsiyev
Lorena Barriere	Steven Engrav	David Lull	Grant Sharp
Larry Bolinske	Bradley George	Darren Miller	Steven Stensrud
Michael Bromberg	Sean Lacroix	Ronald Rivera	Travis Vandeberghe
John Cochrane	George Lahamedjian	Carl Rudd	Mathew White

Promoted to Regional General Agent

Simon Arias	Rob Hard	Michael Mandella	Michael Nelson
Patrick Coughlin	Stefan Johannsson	Rick Mansfield	Travis Price
Robert Dunn	Asher Lavallee	Eric Miller	

Promoted to State General Agent

Eddie Dhillon

Agent Anniversaries

*Happy Anniversary!
Thanks for all you do. Congratulations!*

23 Years of Service

Mark Hancock
Charles Roscoe

17 Years of Service

Brett Hulme

15 Years of Service

Judy Hinz

13 Years of Service

Earle Harris
David Williams
Jenny Williams

11 Years of Service

Nancy Rising

10 Years of Service

Nicholas Linonis

9 Years of Service

Russell Chang

8 Years of Service

William Sanders
Ruben Soberanes

7 Years of Service

Scott Baker
John Franklin

5 Years of Service

Arnold Iacoviello
Larry Lozano
Shamshinder Sidhu
Tracy Smith
Christy Starr

4 Years of Service

Andrew Bishop
Anthony Cannady
Arthur Greene
Mathew MacCannell
Karen McQuoid
Mark Peltz
Bhuwan Sawhney
Denis St. Pierre
Dustin Venekamp
Sue Weiss

3 Years of Service

David Garrett
Justin Germany
Stephen Maloney
Ed Olfert
Amir Sedaghat

2 Years of Service

Anthony Accurso
Sue Akers

2 Years of Service Cont.

Peter DeRosario
Joshua Goines
Sebastian Kazek
Gershon Klein
Rosanne Landon
Raymond Lopez
David Lull
Fouad Marzouki
Susan O'Bryon
Thomas Parker
Jena Rana
Torrence Rowell
Anna Vaculikova
Kouame Yoboue

1 Year of Service

Brian Allt
Mildred Amadeo
Simon Arias
Jade Barath
Jacob Blackburn
Brandon Braun
Kim Burton
Mark Corkrean
Matthew Davison
Bradley Ellison

1 Year of Service Cont.

Timothy Frahm
Deborah French-Gorman
Stephen Gibson
Marilyn Gonzalez
Theodore Greer
Chad Harris
Daushel Henderson
Matthew Herrera
Philip Hetle
Tierell Johnson
Lovely Johnson
Garret Kun
Brian Liu
Melissa Losk
Kelvin McDiarmid
Adam Michaud
Joshua Pratscher
Timothy Quick
Lori Quinn-Rozzell
Omar Rodriguez
Micah Rounds
Anthony Thomas
Mercedes Thow
Sharon Ward

Individual Producers



1. Naveen Eapen
Auckland, NZ



2. Jose Lopes
Framingham, MA



3. Carla Miller
Omaha, NE



4. Stephen Bendure
Cleveland, OH



5. Marinela Achim
Toronto, ON



6. Max Quasem
Los Angeles, CA



7. Dianne Faligowski
Portland, OR



8. Alex Bluhm
Concord, CA



9. Lily Tchen
Los Angeles, CA



10. Orest Nelson
Toronto, ON

Individual Producers

All-Time Record to Beat

Month: \$62,536 Net ALP Zachary Hart

November Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Naveen Eapen	\$33,447		83.1	Lawrence Hauck	Steve Friedlander
2. Jose Lopes	23,320	89		Melanie Cohen	David Zophin
3. Carla Miller	22,536		76.2	Carla Miller	John Akers
4. Stephen Bendure	21,951	100		Travis Moody	Surace-Smith
5. Marinela Achim	20,302	88		David Solomonov	Joshua Chalom
6. Max Quasem	19,777		82.8	Earnest Loveless	David Cohen
7. Dianne Faligowski	19,704	91		Roger Fung	Rick Altig
8. Alex Bluhm	19,277		78.4	Roger Johnson	Jatoft-Foti
9. Lily Tchen	18,074		74.6	Lily Tchen	David Cohen
10. Orest Nelson	17,666	95		David Solomonov	Joshua Chalom
11. Benjamin Eggen	17,150		74.3	Benjamin Eggen	Rick Altig
12. Tasha Tucker	16,298		78.3	LaTonya Tucker	Bob Olson
13. Andrew Haskins	16,113	99		Andrew Bishop	Altig-Orlovic
14. Charles McMair	15,971	97		Simon Arias	Surace-Smith
15. Brent Goble	15,970	100		Scott Sonnenberg	Geneser-Geneser
16. Jesse Wise	15,889		86.9	Matthew Hogan	Durhon Oldham
17. Frank Jendusa	15,873	100		Rebecca Klebsch	Joe Manone
18. Ronald Trombetta	15,291		74.6	Jason Dickson	Chris LaFond
19. Robert Ulreich	14,877		84.9	Roger Johnson	Jatoft-Foti
20. Steven Stensrud	14,876		83.8	Steven Stensrud	Rick Altig

* Percentage of Net to Gross

All Time Record to Beat

YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Max Quasem	\$216,247		82.8	Earnest Loveless	David Cohen
2. Carla Miller	193,069		76.2	Carla Miller	John Akers
3. Timothy Cruise	172,568		83.0		Altig-Orlovic
4. Jesse Wise	161,823		86.9	Matthew Hogan	Durhon Oldham
5. Steven Stensrud	161,179		83.8	Steven Stensrud	Rick Altig
6. Garret Kun	150,702		80.7	Matthew Melhorn	Fred Hadayia
7. Alex Bluhm	150,247		78.4	Roger Johnson	Jatoft-Foti
8. Robert Ulreich	146,453		84.9	Roger Johnson	Jatoft-Foti
9. Lily Tchen	141,977		74.6	Lily Tchen	David Cohen
10. Scott Remmey	140,111		76.2		Eric Gighone
11. Samantha Chui	139,410		77.9	Samantha Chui	Williams-Williams
12. Sebastian Kazek	135,410		79.0		Williams-Henderson
13. Jose Lopes	128,679	89		Melanie Cohen	David Zophin
14. Sabrina Lloyd	128,658		75.9	Barry Dillah	Eric Gighone
15. Helen Taylor	125,939		86.0	Harpreet Gujral	Rick Altig
16. Daniel Potilechio	125,888		87.2	David Wang	Bob Olson
17. Tara Soderman	124,128		74.0	Tara Soderman	Rick Altig
18. David Jackson	123,543		91.8		Tom Williams
19. Rudi Camenzind	122,843		92.9	Earnest Loveless	David Cohen
20. Ed Olfert	121,242		82.4	Eric Labossiere	Rick Altig

* Percentage of Net to Gross

PR Bonus Guidelines

The basic requirements for the Public Relations Bonuses will remain the same for 2007.

First year PR Reps are eligible for bonuses based on cards generated in their first year. The card accumulations are from their contract date, and to be eligible, the PR Rep must reach the card credit levels within their first twelve months from contact date.

The monthly bonus for original cards is still in effect. PR Reps will be eligible, regardless of whether they normally receive a bonus on cards or groups, to receive a bonus of \$1.50 for each original card credited during the calendar month. All original card credits will count, and there is no minimum number of cards required to be eligible for the bonus.

A monthly bonus is also available on cards or groups generated year-to-date. The bonus will be determined monthly on the cards or groups credited year-to-date from Jan. 1, 2007 through the end of the monthly bonus period evaluated. Please note — we will default to card qualification unless a PR Rep elects at the beginning of the year to be bonused on groups.

For more details on these bonuses, contact your SGA or visit www.aillife.com or www.nilife.com.

Public Relations in Action



The New York City PR representatives attended "A Day of Caring" on Nov. 17, 2006, sponsored by the New York City Labor Council. NILICO and the New York City SGAs donated 250 turkeys to help feed the hungry.



Send in your photos of "PR in Action." You might just find your photo featured here.

PR Summit



Time's running out to sign up for the 2007 PR Summit. If you have not done so already, be sure to fill out and return your enrollment form to Pat Nevarez at pnevarez@aillife.com.

PR Matching Bonus

To encourage each self-employed PR Representative to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR person. Proof of your personal contributions must be submitted to the Home Office in order for this matching to be available. We would like to remind you that your personal contribution must be deposited by *December 31, 2006*.

The key to getting things done *right now* is activity! We are excited to introduce the new Activity Booster Bonus. This weekly bonus will go into effect starting January 1, 2007, and all active Agents will be able to take full advantage of this fantastic opportunity. The \$100 bonus will be paid when an Agent qualifies with the required 30 appointments and \$2,500 ALP for the week.

Bonus forms will be distributed to each Agency. Each week, Agents qualifying for the bonus must fill out the form and have their SGA sign it to confirm eligibility. The forms are to be submitted to the Home Office with the new business for the week, and bonus checks will be issued and forwarded with the advances the following week.

After witnessing the success of the PVFC bonus — which you can read more about below — we know the Activity Booster Bonus will be a hit. Be sure to act on it *right now*, as the bonus runs through Feb. 28, 2007.

ACTIVITY BOOSTER BONUS
30 Appointments, \$2500 ALP

Please Print
Agent Name _____
Agent Number _____
SGA Name _____
SGA Signature _____

Number of Appts _____
ALP \$ _____

RIGHT NOW

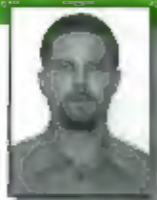
100

AG-2557

**PVFC Bonus
November**

The John Akers Agency	\$1,100	The Jeff Dinocento Agency	\$150	The Durhon Oldham Agency	\$50
The Rick Altig Agency	\$23,750	The Roland Fletcher Agency	\$100	The Bob Olson Agency	\$950
The Altig-Deley Agency	\$4,250	The Furer-Whittinghill Agency	\$800	The David Orrico Agency	\$50
The Altig-Hay Agency	\$2,350	The Eric Gigliore Agency	\$3,700	The Marc Rosen Agency	\$500
The Altig-Lytc Agency	\$1,400	The Steve Greer Agency	\$200	The Torrence Rowell Agency	\$600
The Altig-Orlovic Agency	\$6,750	The Mark Hancock Agency	\$550	The Paul Rumbac Agency	\$100
The Altig-Orl-Ven. Agency	\$400	The Mat Hart Agency	\$100	The Imran Satti Agency	\$50
The Altig-Traboulay Agency	\$4,150	The Steve Hartman Agency	\$2,800	The Surace-Smith Agency	\$950
The Wes Bangs Agency	\$100	The Bill Heath Agency	\$400	The Tom Williams Agency	\$2,450
The Slav Bitman Agency	\$1,300	The Steve Jakubczak Agency	\$450	The Williams-Henderson Agency	\$100
The Gary Bleier Agency	\$400	The Jatoft-Poti Agency	\$600	The Williams-Williams Agency	\$250
The Josh Chalom Agency	\$2,050	The Bill Jennings Agency	\$1,100	The David Zophin Agency	\$2,950
The David Cohen Agency	\$3,500	The Adam Kiss Agency	\$250		
The Tyrone Conard Agency	\$750	The Joe Manone Agency	\$2,550		
The Joe Diecedue Agency	\$200	The Marc Morton Agency	\$200		
				Total:	\$75,400

Supervising Agents



1. Earnest Powers
Cleveland, OH



2. Bradley Weigand
Cleveland, OH



3. Cynthia Sittig
Harrisburg, PA

November Production

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Earnest Powers	\$40,133	\$47,012	93		Simon Arias	Surace-Smith
2. Bradley Weigand	31,831	37,753	90		Travis Moody	Surace-Smith
3. Cynthia Sittig	21,509	34,235		79.2	Scott Keeney	Durhon Oldham
4. Justin Phillips	21,479	22,766	87		Travis Moody	Surace-Smith
5. Naveen Eapon	17,428	54,901		82.2	Lawrence Hauck	Steve Friedlander

YTD Production

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

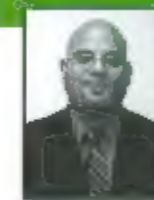
Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Cynthia Sittig	\$119,484	\$209,494		79.2	Scott Keeney	Durhon Oldham
2. Greg Stewart	115,237	199,453		71.1	David Wang	Bob Olson
3. Dawn McElwain	94,117	178,753		70.5	Jim Bianchi	Durhon Oldham
4. Rachel Buser	91,667	193,788		75.1	Matthew Hogan	Durhon Oldham
5. Earnest Powers	73,529	115,364	93		Simon Arias	Surace-Smith

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Robert Gerdes
Menomonee Falls, WI



2. David Guzman
Cleveland, OH



3. Brett Gryska
Rochester, NY



4. Emmanuel Villasenor
Albuquerque, NM



5. Joshua Riehl
Denver, CO

November Production

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Robert Gerdes	\$43,718	\$41,875		81.6	Rebecca Klebsch	Joe Manone
2. David Guzman	40,296	37,503		75.6	Travis Moody	Surace-Smith
3. Brett Gryska	37,395	40,904		75.4	Jim Bianchi	Durhon Oldham
4. Emmanuel Villasenor	36,870	47,763	94		Randy Teyssier	Chris Hernandez
5. Joshua Riehl	33,674	36,770		77.0	Stephen DiChiaro	Bill Jennings
6. Michael Broker	30,824	40,351		76.5	Jim Bianchi	Durhon Oldham
7. Michael Vasu	28,598	39,058	87		Nicholas Zangardi	Surace-Smith
8. Renee Jeffries	24,937	26,748	85		Simon Arias	Surace-Smith
9. Kim Burton	24,183	26,001		68.2	Simon Arias	Surace-Smith
10. Loren Cardwell	22,225	25,428		76.0	John West	Marc Morton

YTD Production

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. David Guzman	\$221,616	\$293,781		75.6	Travis Moody	Surace-Smith
* 2. David Goodman	218,642	282,984		75.6	Joshua Goodman	Bill Jennings
* 3. Brett Gryska	194,104	264,723		75.4	Jim Bianchi	Durhon Oldham
* 4. Thomas VanOsdol	191,071	295,399		73.5	Jim Bianchi	Durhon Oldham
* 5. Joshua Riehl	184,206	234,203		77.0	Stephen DiChiaro	Bill Jennings
6. Michael Broker	183,118	264,307		76.5	Jim Bianchi	Durhon Oldham
7. Beth Snow	169,456	263,542		73.9	Curt Snow	Jatost-Foti
8. Sara Geiger	163,669	230,586		71.0	Samuel Cohen	Fred Hadayia
9. Robert Gerdes	148,075	197,912		81.6	Rebecca Klebsch	Joe Manone
10. Brendt Kehoe	140,733	142,935		74.6	Preston Foster	Mark Hancock

General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have two First Year Agents coded and meet all production requirements.

Are you ready to be pampered at one of the most luxurious resorts in the

Caribbean?

We are thrilled to announce the 2008 American Income and National Income Convention is planned for May 15-18, 2008 at the Westin Rio Mar Beach Golf Resort and Spa in scenic Puerto Rico! Located next to El Yunque Caribbean National Forest, the resort is only a short distance from San Juan. This 500-acre Puerto Rican paradise is surrounded by magnificent ocean views, lush tropical foliage, and enhances the already enchanting essence of the Caribbean.

So, how do you qualify to join us in 2008?

Career Agents — Write \$78,000 of Net ALP as of Dec. 31, 2007. For career agents contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month. Personal producers can also qualify by writing \$100,000 of Net Annualized Premium as of Dec. 31, 2007 AP&P report.

Supervising Agents — Write \$78,000 of Personal Net ALP as of Dec. 31, 2007 or write \$126,700 of First Six Months Agent Net ALP and have at least one active First Six Month Agent as of Dec. 31, 2007. For SAs contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month.

General Agents — Write \$78,000 of Personal Net ALP as of Dec. 31, 2007 or write \$126,700 of First Six Months Agent Net ALP and have at least two active First Six Month Agents as of Dec. 31, 2007. For GAs contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month.

Master General Agents — Have \$253,400 of First Six Months Agent Net ALP. We will allow any combination of Personal and First Six Months Agent Net ALP which total to the production requirement. Qualifying MGAs must also have at least four active First Six Month Agents as of Dec. 31, 2007. MGAs can qualify on a pro-rated basis if contracted less than one year.

Regional General Agents — Can qualify as an MGA with his/her own MGA Agency production or must have two MGAs who qualify for Convention under the MGA guidelines.

State General Agents — Must meet YTD SGA standards as of Dec. 31, 2007 and at least six months at full minimum standard.

Public Relations Representatives — Obtain 17,250 cards or 77 endorsed groups with a 50 member minimum and have a 3 percent return with a minimum of 10 cards. All originals will count as double credit. For PR Reps contracted less than one year, the cards/groups will be pro-rated based on the number of months contracted after the sixth month. A PR Rep can qualify under only one method — cards and groups cannot be combined.

Public Relations Managers — Obtain 52,500 cards and have at least two active PR Reps coded as of Dec. 31, 2007. All original cards will count as double credit.

The Net to Gross and retention rates as shown on the qualifier's December 2007 AP&P report will be used in determining qualification. Year-To-Date award winners must also have at least 78% Past 12 Net to Gross or a 68.0% retention rate to be eligible for recognition. For complete details, visit www.aifl.com/Agency/Spotlight/maingtl.htm

Show Me the Money in 2007

The New Agent Bonus qualifications will change slightly for 2007. They may now qualify through their first eight months if the required Net ALP is met. New qualification levels have been introduced based on which contract month the Agent is in. All other qualifications will remain the same — Agents contracted in their first eight months are eligible for a bonus based on increasing percentages of Net ALP produced if the Agent meets the Net to Gross requirement. Starting in the ninth month, an Agent is eligible for the Retention Bonus. Also, Agents can qualify for a supplemental bonus after the ninth (or twelfth) month if their four-month retention equals 68 percent or higher.

Producers can earn a Retention Bonus based on Net ALP produced for the month, provided they have a 68.0 percent or higher four-month retention starting in their ninth month. The minimum production qualification has increased from \$6,300 to \$6,500 of Net ALP, but the higher production requirement for MGAs has been eliminated for 2007. The A&H portion of the bonus will continue; however, the life production requirement has increased to \$6,500.

The BR Bonus will be continued in 2007. This bonus is available to the immediate up-line manager of any Agent who is in their first six months with the Company. This would be the level 2 person in the Agent hierarchy. The bonus is equal to 100 percent of the New Agent Bonus the Agent earned during their first six months on life business. MGAs are eligible for the bonus on Agents they personally train.

The MGA Bonus allows eligible MGAs to receive a bonus equal to the percent of the monthly Net ALP on each producer under the MGA who have met their minimum production, retention, and/or Net to Gross requirements. The percentage available based on the number of Agents coded in the month with \$1,000 or more in gross ALP has changed. One code qualifies the MGA for 50 percent of the bonus, two codes count for 100 percent, and three codes would qualify them for 125 percent. All other requirements remain the same.

The RGA Bonus requirements will remain the same for 2007. For each new MGA (coded on an MGA contract December 2004 or after) coded under an RGA, the RGA is eligible for a monthly bonus equal to 10 percent of the MGA bonus earned by the MGA. The RGA must have the required quality factor (retention or net to gross) to be eligible for the bonus. The RGAs are eligible for the bonus for as long as they continue to manage the MGA.

The guidelines remain the same for the Reinstatement Bonus. Agents receive 25 percent of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

President's Club and Founder's Club qualifications have changed slightly. For personal producers, President's Club qualifiers must meet the minimum production of \$110,000 with 80.0 percent four-month retention. Founder's Club qualifiers must meet \$11,000 ALP per month for four consecutive months and 77.0 percent retention. For PR Reps, President's Club requirements have increased to 28,800 lead cards generated or 115 TGs plus 14,400 cards. Those qualifying for Founder's Club must reach 2,300 lead cards per month for four consecutive months or 9 TGs per month for four consecutive months with a combined minimum 5,750 members per month.

See complete bonus details online at www.aifl.com/Agency/Spotlight/maingtl.htm



Master General Agents

1. Simon Arias



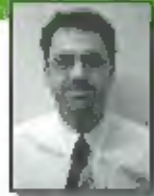
Cleveland, OH

2. Jim Bianchi



Rochester, NY

3. Samuel Cohen



Plymouth Mtg., PA

4. Harjeet Rana



Halifax, NS

5. Randy Teysier



Albuquerque, NM

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

November Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Simon Arias	\$105,026	\$116,050		71.8	Surace-Smith
2. Jim Bianchi	104,503	159,565		79.5	Durhon Oldham
3. Samuel Cohen	79,384	89,518		71.5	Fred Hadayia
4. Harjeet Rana	78,180	128,593		77.5	Imran Satti
5. Randy Teysier	69,127	79,388		74.8	Chris Hernandez
6. Travis Moody	67,913	75,854		73.8	Surace-Smith
7. Rebecca Klebsch	61,533	82,965		80.9	Joe Manone
8. Steven DiChiario	61,030	68,232		73.5	Bill Jennings
9. David Solomonov	60,388	109,793		70.8	Joshua Chalorn
10. Matthew Melhorn	55,000	61,278		71.2	Fred Hadayia

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$1,055,794	\$1,401,910		72.1	Bill Jennings
* 2. Samuel Cohen	840,204	976,954		71.5	Fred Hadayia
* 3. Harjeet Rana	830,982	1,005,321		77.5	Imran Satti
* 4. Matthew Hogan	673,714	1,058,167		73.0	Durhon Oldham
* 5. Jim Bianchi	652,541	1,063,411		79.5	Durhon Oldham
6. Cheryl Foti	600,276	999,131		76.4	Jatofit-Foti
7. Nicholas Zangardi	590,098	729,376		74.4	Surace-Smith
8. Simon Arias	525,068	627,955		71.8	Surace-Smith
9. Travis Moody	507,332	627,783		73.8	Surace-Smith
10. David Wang	497,507	982,327		72.0	Bob Olson

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents

1. Jim Bianchi



Rochester, NY

2. Simon Arias



Cleveland, OH

3. Nicholas Zangardi



Cleveland, OH

November Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$242,082	\$410,641		79.5	Durhon Oldham
2. Simon Arias	160,372	191,069	87		Surace-Smith
3. Nicholas Zangardi	142,275	189,998		74.5	Surace-Smith
4. Sonny Gurney	121,303	160,166		70.9	Paul Rumbuc
5. David Hausman	104,824	187,842		73.5	Eric Giglione

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$2,616,031	\$3,935,338		79.5	Durhon Oldham
2. Joshua Goodman	1,721,857	2,160,921		72.7	Bill Jennings
3. David Hausman	1,465,507	2,130,488		73.5	Eric Giglione
4. Sonny Gurney	1,408,909	1,727,610		70.9	Paul Rumbuc
5. Nicholas Zangardi	1,022,102	1,202,440		74.5	Surace-Smith

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Amount
Naveen Eapen	Steve Friedlander	\$7,360.81
Max Quasem	David Cohen	\$4,167.26
Carla Miller	John Akers	\$3,831.22
Alex Bluhm	Jatoft-Foti	\$3,662.77
Steven Stensrud	Rick Altig	\$3,532.49
Jesse Wise	Durhon Oldham	\$3,398.34
Lily Teben	David Cohen	\$3,214.46
Jose Lopes	David Zophin	\$3,136.94
Stephen Bendure	Surace-Smith	\$3,117.30
Tasha Tucker	Bob Olson	\$3,096.70

Total Retention Bonus Paid: \$435,199.25

434 Producers Qualified

PR Bonus*

Qualifier	SGA	Amount
Al Wall	Josh Chalom	\$11,210.25
Daryl Barnett	Rick Altig	\$6,741.50
Kelvin Muggerridge	Steve Friedlander	\$4,929.00
Susan Reagan	Altig-Deley	\$2,799.00
Cheryl Cook	Durhon Oldham	\$2,066.25
Malka Arony	Steve Hartman	\$2,011.38
Timothy Farr	Paul Rumbac	\$1,866.00
Mark Gagliardi	Jatoft-Foti	\$1,491.25
Randy Stockley	Rick Altig	\$1,276.50
Thomas Schrader	Wes Bangs	\$1,229.00

Total PR Bonus Paid: \$66,105.25

109 PR Reps Qualified

MGA Bonus*

Qualifier	SGA	Amount
Simon Arias	Surace-Smith	\$10,882.31
Jim Bianchi	Durhon Oldham	\$10,737.45
Harjeet Rana	Imran Satti	\$10,485.83
Randy Teyssier	Chris Hernandez	\$9,278.13
Rebecca Klebsch	Joe Manone	\$9,255.66
Samuel Cohen	Fred Hadayia	\$8,911.82
Travis Moody	Surace-Smith	\$7,225.07
Melanie Cohen	David Zophin	\$6,172.73
David Solomonov	Josh Chalom	\$6,091.48
Mitchell Duplantis	Marc Rosen	\$4,828.80

Total MGA Bonus Paid: \$244,476.39

103 Managers Qualified

BR Bonus*

Qualifier	SGA	Amount
Melanie Cohen	David Zophin	\$4,582.23
Earnest Powers	Surace-Smith	\$4,526.67
Robert Gerdes	Joe Manone	\$4,281.49
Matthew Melhorn	Fred Hadayia	\$3,302.94
Mitchell Duplantis	Marc Rosen	\$3,197.88
Bradley Weigand	Surace-Smith	\$3,117.30
James Palmes	Torrence Rowell	\$2,489.16
Troy Plummer	Rick Altig	\$2,391.79
David Solomonov	Josh Chalom	\$2,296.69
Michael Welsh	Geneser-Geneser	\$2,232.61

Total BR Bonus Paid: \$139,922.17

173 Managers Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

American Income & National Income Proudly Present A New Labor Advisory Board Member



Alan Rosenberg

President
Screen Actors Guild

Alan Rosenberg, President of the *Screen Actors Guild*, has been unanimously elected to the Labor Advisory Board. This is the first time in AIL/NILICO history *SAG* has been represented on our Board.

Described as a true actor's actor, Mr. Rosenberg's many stage, television, and film credits include the apostle Thomas in Martin Scorsese's *The Last Temptation of Christ*, *Cybill* Shepard's ex-husband, Ira Woodbine, on the sitcom *Cybill*, and Eli Levinson on the courtroom series *Civil Wars* — a character so popular it was revised for the hit TV drama *L.A. Law*.

Rosenberg first became active in union politics as a New York stage actor. He recalls earning his Actors' Equity card as "one of the proudest moments of my life" and became even more active after then-U.S. President Ronald Reagan fired striking air traffic controllers. He first ran for the national board of *Screen Actors Guild* in the wake of the September 11th attacks, unhappy with the country's direction.

Rosenberg was elected to the Guild presidency by his fellow actors on a platform that called for greater openness in union governance and a tougher stand against networks and studios for fair compensation. His vision for *SAG* is one of "strength, self-worth and solidarity." After all, he reminds his fellow actors, "We are the product. They can't do this without us."

Rosenberg has explained that he fell in love with acting and became politically active at the same time. "I am passionate about the need for social and political change and believe our art can help transform the world. I learned back then that large groups of people can achieve amazing things when bound together by a just cause. I also learned that you have to be bold in standing up for what you believe in."

We welcome Mr. Rosenberg to the Labor Advisory Board and are looking forward to a long and prosperous partnership.

Congratulations!

NOVEMBER CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		76.6	\$260,899	\$229,500	114	\$440,103

NOVEMBER CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	83		\$144,744	\$91,500	158	\$162,292
Altig-Orlovic		69.3	151,021	121,250	125	230,881
Altig-Deley		71.3	101,101	96,000	105	134,600
Marc Morton		70.3	89,889	86,500	104	108,607

NOVEMBER CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith		72.8	\$239,319	\$112,500	213	\$333,984
Steve Friedlander		75.6	102,417	80,000	128	201,513
Bill Jennings		73.6	96,009	93,000	103	155,353
Imran Satti		74.2	87,780	86,500	101	167,556

NOVEMBER CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		75.4	\$83,072	\$28,000	297	\$101,393
Scott Latta		71.5	37,364	19,500	192	41,001

NOVEMBER CATEGORY VI

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Marc Rosen	95		\$65,720	\$26,000	253	\$66,807

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		76.6	\$2,854,568	\$2,421,000	118	\$4,422,887

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	83		\$1,099,633	\$732,000	150	\$1,227,704
Paul Rumbac		72.1	1,814,925	1,523,500	119	2,768,156
Altig-Orlovic		69.3	1,410,217	1,333,750	106	2,372,269

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith		72.8	\$2,197,262	\$1,163,100	189	\$3,307,648
Bill Jennings		73.6	1,706,981	1,023,000	167	2,241,411
Imran Satti		74.2	1,461,251	951,500	154	2,089,674
Steve Hartman		73.9	986,842	737,000	134	1,594,993
Steve Friedlander		75.6	955,612	880,000	109	1,768,263

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		71.0	\$574,117	\$478,500	120	\$982,472

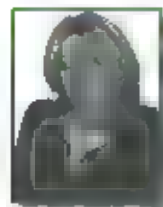
YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		75.4	\$632,492	\$308,000	205	\$789,695
Scott Latta		71.5	409,964	214,500	191	474,145
Steve Jakubczak		72.4	427,843	407,000	105	546,844

YTD CATEGORY VI

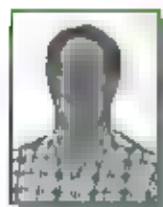
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Marc Rosen	95		\$99,469	\$26,000	383	\$113,401
A J O'Connor	89		102,953	74,000	139	102,953
Terrence Rowell	91		143,075	117,000	122	143,075

PR Manager

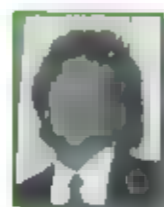


Debbie Enstedt
Winnipeg, MB

Category A



Al Wall
Toronto, ON



Randy Stockley
St. Johns, NF

Category B



Vivian Dwyer
Glen Allen, VA



Kelvin Muggerridge
Auckland, NZ

Category C



Becky Cutler
Denver, CO



Cheryl Cook
Harrisburg, PA

November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	21,757	Rick Altig
2. William Bell	7,105	Joshua Chalom
3. Malka Arony	6,284	HO LA/Hartman

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Al Wall	6,760	Joshua Chalom
2. Randy Stockley	5,835	Rick Altig
3. Daryl Barnett	3,866	Rick Altig
4. Timothy Farr	3,122	Paul Rumbuc
5. Malka Arony	2,087	HO LA/Hartman

Category B	No. Cards	SGA
1. Vivian Dwyer	2,875	Altig-Hay/Bitman
2. Kelvin Muggerridge	2,336	Steve Friedlander
3. Darrell Dorey	1,046	Imran Satti
4. Manon Brulotte	973	Altig-Lyse
5. Irene Rurycz	883	Surace-Smith

All Time PR Group Production Record

Month: 55 groups

Category C	No. Groups	SGA
1. Becky Cutler	11	Bill Jennings
2. Cheryl Cook	11	Durhon Oldham
3. Patti Morgan	7	Jeff Dinocento
4. Krissa Hensley	7	Marc Morton
5. Rachelle Valdez	6	Altig-Orlovic

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	208,095	Rick Altig
*2. Malka Arony	69,764	HO LA/Hartman
3. James Tasker	54,589	Durhon Oldham

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	26,134	HO LA/Hartman
*2. Brenda DiSomma	22,548	Eric Giglione
3. Charles Hill	20,210	Jatuft-Foti
4. Timothy Farr	19,958	Paul Rumbuc
5. Mark Gagliardi	19,035	Jatuft-Foti

Category B	No. Cards	SGA
*1. Kelvin Muggerridge	20,270	Steve Friedlander
*2. Vivian Dwyer	17,852	Altig-Hay/Bitman
3. Erica Dalager	16,073	Alt-Orl-Vene
4. Mario Soljan	11,938	Steve Friedlander
5. Darrell Dorey	11,505	Imran Satti

All Time PR Group Production Record

YTD: 110 groups Richard Case

Category C	No. Groups	SGA
*1. Kenneth Altizer	116	Marc Morton
*2. Richard Case	82	Surace-Smith
3. Cheryl Cook	75	Durhon Oldham
4. Jerry Hartnett	63	Marc Morton
5. Krissa Hensley	59	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.



FROM THE DESK OF
Sam Yarbrough
Executive of RMS

RMS - Right Now

Over the past year, I have enjoyed getting to know many of you in the field — SGAs, Managing Agents at all levels, and RMS Administrators. Together we have celebrated many recruiting successes using RMS and its amazing power to generate responses (if I could only play for you some of the calls I have received from excited SGAs or MGAs). We have also trudged through many times of frustration over the tool's shortcomings (again, if I could only play back for you a few "venting" calls I have received — YIKES). But let me tell you I am so excited about the coming year and the many things we are going to see with RMS that I wish I could fast forward time and have it all here *RIGHT NOW*.

One thing that has already happened is the expansion of the RMS Support Team at Home Office. Deseray Sciallo comes to us from another position within AIL/NILICO, bringing a strong reporting and analytical background. She is outstanding at deciphering and resolving complex problems, and brings a *RIGHT NOW* attitude to supporting RMS. If you haven't already spoken with her, you probably will.

A change that we all will see in the next 30 to 45 days is a gradual increase in speed and performance of RMS. If you can remember back to about six months ago, Torchmark upgraded the RMS server — something that was needed for a very long time. It was great for awhile, but guess what — we grew! Our demands of the system have increased dramatically since then, requiring another upgrade. Torchmark is currently in the process of adding a quad server to the system to handle all mass email and reporting processes — items that bog down the current server. They are also restructuring the tables and code to drastically reduce timeouts!

So, we have increased our support team, we are fixing the performance issue (again), and now I am led to

functionality (an area that I am personally very excited about). Though I do not have room to go into all of the details, I can tell you we have some things in the pipeline that are going to significantly improve what you can do, allowing for a smoother RMS process, more leads and responses, and ultimately more codes. I have a vision that one day RMS will not be used primarily as a source of resumes and phone numbers, but as a true Recruiting Management System. And we are getting close to having all of our ducks in a row to allow for the fulfillment of this dream.

And for those of you who are not aware of a couple of outstanding online tools at your immediate disposal, be sure to check out the RMS Knowledge Base (www.aife.com/rms), and the Recruiting Resource Center (www.aife.com/recruiting). Together, these tools cover practically all areas of recruiting — how to use RMS (from either the Managing Agent or the RMS Administrator standpoint); Mass Emails and how they work; identifying certain RMS lead types and the appropriate recruiting script which may be used; other recruiting scripts; interview scripts; working the Three Group System in its entirety; information on schools and licensing by state; and various forms related to recruiting — all available at any time. If you have not been to these sites, go there now!

Though many of you may not immediately go out and throw away your RMS dart boards after reading this article, I do hope you will get excited about RMS and where we are going with it in 2007. In the meantime, look forward to a more responsive system in the short future and other exciting improvements throughout the year. Here's to you and to recruiting *RIGHT NOW!*



FROM THE DESK OF
Scott Smith
Executive Vice President

YOU Must Make a Difference in 2007

It has always been interesting to me how we are programmed in our culture to make a big deal out of the start of a new year. I guess you can use the motivation of a January 1 calendar change as a reason or a cause to proclaim a new commitment — do I hear New Year's resolution? In all reality, when the clock strikes midnight on December 31 and the calendar changes to 2007, nothing different occurs than on any other night. So why wait until the last day of the year to proclaim your new commitments to making a difference?

Just signing an AIL/NILICO contract does not mean you are earning your keep. You do have an obligation to be productive. Most think that we are such a big company that it does not matter what they write each week, their production numbers are personal to them. Maybe they think because they are commissioned they have no obligation to exceed any standard because it will not cost the company money if they do not write business. It is often as if they write business for their own needs, and everyone else should be satisfied with whatever the effort. As an Independent Contractor, you do what you want and when you want to do it. It is very much your leaders' fault, because we always plug at you just how much you need to set personal goals, exceed personal standards, and do it — just for you.

I have a somewhat different spin, and it will not make me popular. I do believe you have an obligation as a personal producer or sales leader to your SGA and your company. It is you who sets a positive pace, positive tone, and a positive work ethic for all to follow. Very often, I speak of teamwork. People who play on a team are supposed to make a difference. All sales leaders have an obligation to their team, but the team members have an obligation to their sales leaders. A poor work ethic or any commitment short of being as good as you can be — meeting your

potential — is a disease that you can spread unintentionally to your team. For when you are defeated, your team has a greater chance of losing, and the company is not profitable. You do make a difference.

So let's talk a little about making a difference.

You need to do what counts. Staying busy is not the equivalent of being productive. Even if you are gifted, talent will not guarantee a positive individual contribution. Often, the top performers do not possess the top level of talent but do put forth the most activity toward being the best they can be. While some teammates may have a stronger given natural ability, we all start from the same spot with an equal opportunity when it comes to effort. Activity will beat talent when talent does not work hard.

If our great companies and those who provide leadership to you mean anything at all, and if you are going to mean anything to your teammates, then you need to try. Make a personal commitment in 2007 to be productive and to generate results. Give the level of contribution that will make a difference, not just the level of effort that you feel like giving. Make a contribution in a way so you clearly add value. If you work to only satisfy yourself, you can often be disappointed with the result. But if you feel an obligation to work at a level when you make a decent contribution, you will find you may push yourself just a little more, write a little more business, and make a little more money — not just because of what you wanted just for yourself but for the success everyone achieves when you are on top of your game! You must achieve a consistent level of contribution where there would be an obvious difference in the team's performance if you were not there.

So when you get this issue of the *Spotlight*, 2007 will be right around the corner. Make a decision to make a difference in 2007! Then again, why not start today?



THE *Fairmont*
SCOTTSDALE PRINCESS

RIGHT NOW!

May 17-20, 2007

Public Relations Bonus

Qualifiers

Al Wall	\$11,210.25
Daryl Barneto	\$6,741.50
Kevin Mugeridge	\$4,924.00
Susan Reagan	\$2,799.00
Sheryl Cook	\$2,066.25
Malka Aron	\$2,011.38
Timothy Barr	\$1,866.00
Mark Gagliardi	\$1,491.25
Randy Stockley	\$1,276.50
Thomas Schradem	\$1,229.00
William Dwyer	\$1,221.00
Branda DiStasio	\$1,198.00
Richard Swarston	\$1,111.50
Kenes Planners	\$997.00
Kenneth Altizer	\$932.00
Laurie Onascha	\$863.75
Robin Andrach	\$826.00
Christina Dill	\$788.10
Jerry Hartnett	\$774.00
Branda Swicker	\$769.30
Rachelle Valdez	\$748.00
Carrie Ho	\$745.75
John W. Williams	\$745.50
John Williams	\$718.06
Becky Cutler	\$699.00
Elizabeth Farn	\$685.25
James Christie	\$652.00
John Howland	\$644.00
Cynthia Layton	\$631.50
Jennifer Chetwynd	\$631.00
Charles Hill	\$504.29
Manon Bralton	\$488.63
Mary Hinterberger	\$476.50
Susan Cooksey	\$461.50
Heather Cowdrey-Murch	\$450.93
Deborah French-Gorman	\$447.00
Erica Dalton	\$438.66
Richard Case	\$425.50
Patra Mescham	\$425.00
Leo VanDenBussche	\$399.57
James Tuskes	\$390.00
Kathleen Loughran	\$389.50
Donald Spohn	\$384.50
Sandra Johnson	\$377.50
Suzanne Powers	\$369.00
Gerron Johnson	\$357.00
Sue Akers	\$350.00
Derrell Doris	\$335.00
Donna Cook Foster	\$311.00

Bob Dailer	\$298.11
Sam Thraill	\$290.00
Laura Mackinn	\$277.50
Larry Lavason	\$243.00
Gabriela Beckman	\$225.25
Shannon Walker	\$260.50
Ariane Hughes	\$244.50
Debbie McDonald	\$228.00
Lois Nell Busby	\$227.50
Steven Orchard	\$226.50
Renie Billie	\$226.50
John Wagner	\$223.50
William Struan	\$190.76
Peter Nielsen	\$181.50
Charleie Charless	\$166.50
Albina Lavinsky	\$147.00
Denis St. Pierre	\$145.88
Nadine Bondreault	\$144.00
Holly DiChiaro	\$139.50
Tracy Smith	\$118.50
Erica Lee	\$100.00

NOVEMBER

Total

\$66,105.25



November Bonus Qualifiers

Simon Arias	\$10,882.31	Arthur Greene	\$2,228.54	Michael Givens	\$947.22
Tom Bianchi	\$10,737.45	Megan Olson	\$2,216.22	John Givens	\$942.26
Margaret Batts	\$10,485.83	Darren Miller	\$2,211.09	John Givens	\$922.55
Randy Tevssler	\$9,278.13	Donald Orban	\$2,083.95	John Givens	\$914.22
Rebecca W. Bissett	\$9,255.66	David Acherman	\$1,946.57	John Givens	\$879.16
Samuel Calvert	\$8,911.82	Matthew Hogan	\$1,946.46	John Givens	\$875.99
David C. Moody	\$7,225.07	Matthew Wolfanger	\$1,939.22	John Givens	\$867.13
Melanie Cohen	\$6,172.73	Ernest Lovelace	\$1,803.80	John Givens	\$823.91
David Schomronov	\$6,091.48	Wes Liles	\$1,774.73	John Givens	\$810.29
Mitchell D. Giamas	\$4,828.80	Matthew McConnell	\$1,712.64	John Givens	\$788.86
Ian Robinson	\$4,828.46	Zachary Hart	\$1,680.91	John Givens	\$773.62
Nicholas Zangarini	\$4,375.72	Curt Snow	\$1,596.45	John Givens	\$747.88
Jeremy Webb	\$4,348.73	Tom Fox	\$1,544.70	John Givens	\$734.34
Steve Gregory	\$4,210.17	Volodymyr Detsenyuk	\$1,526.08	John Givens	\$715.66
John Givens	\$4,179.09	Eric Lalloso	\$1,514.85	John Givens	\$715.97
Leann Carrion	\$4,056.96	Robert Harris	\$1,493.76	John Givens	\$695.16
Maxine Mousley	\$4,040.59	Carey Thompson	\$1,451.27	John Givens	\$693.74
Philip LaCaras	\$3,430.39	Ernest Barriere	\$1,436.22	John Givens	\$671.76
David Wang	\$1,401.82	John Givens	\$1,414.93	John Givens	\$663.83
John Givens	\$3,394.11	David Foll	\$1,414.61	John Givens	\$651.47
John Wood	\$3,306.30	David Foll	\$1,427.58	John Givens	\$628.94
Kevin Adams	\$3,186.08	Mark Houser	\$1,427.25	John Givens	\$618.87
Gregg Tucker	\$3,114.78	Rodney Ward	\$1,422.71	John Givens	\$607.82
James Parsons	\$3,111.45	Rachel Arenas	\$1,364.51	John Givens	\$607.26
John Givens	\$2,955.64	Richard Jones	\$1,281.89	John Givens	\$586.53
John Givens	\$2,745.97	Johan Glenn	\$1,268.13	John Givens	\$513.91
John Givens	\$2,935.99	Mark Gutman	\$1,260.83	John Givens	\$500.00
LaTonya Tucker	\$2,901.06	David Garrett	\$1,218.48	John Givens	\$477.74
John Givens	\$2,867.45	Readford Geddes	\$1,217.18	Gentry Hines	\$464.71
Devon Lister	\$2,827.93	James Bailey	\$1,190.90	Paul Brown	\$247.90
Thomas O'Brien	\$2,791.72	Lily Tchen	\$1,166.80	John McCreary	\$227.81
Jason Mayer	\$2,467.44	Kelly Pawal	\$1,097.89		
Justin Smith	\$2,422.34	Doreen Ryan Fofi	\$1,037.37		
Andrew Bishop	\$2,417.09	Roger Johnson	\$1,024.65		
Jason Dickson	\$2,336.71	Richard Helms	\$1,005.41		
Scott Baker	\$2,281.37	Anthony Mutter	\$992.41		
				Total	\$244,476.39

Retention Bonus

QUALIFIER	BONUS*
Naveen Eapen	\$7,360.81
Max Quasem	\$4,167.26
Carla Miller	\$3,831.22
Alex Bluhm	\$3,662.77
Steven Stensrud	\$3,532.49
Jesse Wise	\$3,398.34
Lily Tchen	\$3,214.46
Jose Lopes	\$3,136.94
Stephen Bendure	\$3,117.30
Tasha Tucker	\$3,096.70
Robert Ulreich	\$2,975.50
Benjamin Eggen	\$2,915.57
Joseph Coarsey	\$2,864.27
Marinela Achim	\$2,863.24
Dianne Falkowski	\$2,830.88
Benjamin Mancillas	\$2,611.75
Ronald Trombetta	\$2,599.62
Helen Taylor	\$2,568.71
Tim McAdams	\$2,507.95
Ed Olfert	\$2,438.73
Cynthia Sittig	\$2,335.98
Crett Nelson	\$2,296.60
Lacey Stoor	\$2,249.76
Justin Geemary	\$2,230.37
Brent Goble	\$2,212.61
Charles McMain	\$2,205.04
Preeti Sahgal	\$2,103.00
Frank Jenduse	\$2,198.54
David Jackson	\$2,195.80
Karen McQuaid	\$2,195.80
Byron Paz	\$2,168.07
Julie Aprahamian	\$2,159.52
Stephen Guidice	\$2,147.51
Marcandre Boudreau	\$2,145.09
Timothy Cruise	\$2,106.73
Andrew Haskins	\$2,094.81
Patrick Puzal	\$2,089.29
Dawn McElwain	\$2,065.21
Jesse Nepywoda	\$2,030.21
Bianca Zaragoza	\$1,987.97
Aaron Tavizon	\$1,985.93
Patricia Newall	\$1,904.13
Garret Kun	\$1,950.70
Allan Munoz	\$1,940.14
Scott Ramsey	\$1,911.34
Samantha Chui	\$1,901.51
Lovely Johnson	\$1,889.46
Raphael Bouchereau	\$1,883.54
Heather Hewitt	\$1,878.76
Sabrina Lloyd	\$1,866.89
William Rose	\$1,851.88
Jason Taylor	\$1,849.96
Pamela Ladd	\$1,845.06
Bonnie Williams	\$1,833.79
Jessica Robinson	\$1,801.17
Wayne Fader	\$1,797.94
Norman Lew	\$1,795.63
Pablo Garcia	\$1,784.98
Andrew Bishop	\$1,781.05
Hyungjun Kae	\$1,778.79
Aimee Mollnar	\$1,773.30
Taina Lameko	\$1,770.03
Bedis Kilani	\$1,768.93
Alex Grakhov	\$1,768.53
Sarah Sweeney	\$1,764.36
Robert Kanaan	\$1,762.88
Sarah Worobec	\$1,745.51
Emmanuel Villaseor	\$1,744.40
Monica Tachera	\$1,739.01
Raymond Lawenz	\$1,738.32
Barry Dillah	\$1,735.06
William Gordon	\$1,733.15
Jeffrey Gidhind	\$1,732.35
Miguel Gomez	\$1,726.12
Michael Bromberg	\$1,721.89
Randolph Souliers	\$1,700.98

QUALIFIER	BONUS*
Matthew Laughton	\$1,699.79
Alex Gonzales	\$1,693.80
Vanessa Mangan	\$1,684.91
Adam Kahn	\$1,677.61
Michael Perlins	\$1,675.42
Sara Geiger	\$1,672.49
Greg Stewart	\$1,588.07
Jinzhou Zhao	\$1,568.92
James Schneider	\$1,566.41
Philip Anderson	\$1,556.62
Kevin Appasamy	\$1,550.69
Adam Michaud	\$1,545.87
Dezilava Dimitrova	\$1,544.36
Freida Yalubov	\$1,541.86
Lawrence Harvik	\$1,538.36
Tyler Hunt	\$1,522.82
David Solomonov	\$1,521.84
Tanya Glosser	\$1,504.00
Bert Feldman	\$1,500.70
Nickenzie Linse	\$1,498.50
David Lamb	\$1,491.86
Theodore Greer	\$1,490.54
Rajkumar Padmaswar	\$1,473.83
Rudi Camenzind	\$1,467.17
Teresa Doye	\$1,459.68
Brian Blair	\$1,449.50
Allied Brenner	\$1,437.68
Christopher Haacke	\$1,429.94
Christopher Jordan	\$1,408.45
Barney Latt	\$1,400.50
Angela Ordas	\$1,397.85
Melior Aramayo	\$1,392.29
Richard Refano	\$1,390.06
Edward Hanna	\$1,383.90
Omar Hashimi	\$1,371.81
Angelika Vassileva	\$1,366.80
Beth Snow	\$1,365.22
Kalvi O'Keefe	\$1,355.81
Jared Andrews	\$1,341.91
David Thompson	\$1,339.91
Sanson Adekunle	\$1,337.82
Peter Kaplanik	\$1,336.87
Michael Broker	\$1,335.81
Kyle Chuang	\$1,334.79
Aneela Husain	\$1,327.40
Jennifer Wehale	\$1,324.80
Mary Vespilio	\$1,315.87
Hikary Shohomey	\$1,312.70
Jessica Cottrell	\$1,299.71
Rosalie Zwicker	\$1,298.34
Monique Worotny	\$1,296.32
Walia Lavannoniere	\$1,287.88
Kevin Wilson	\$1,283.88
Cloyton Menezes	\$1,275.35
Joey Kennedy	\$1,274.22
Michael Kaye	\$1,272.41
Jocelyn Higa	\$1,269.39
Ryan Sweet	\$1,267.29
Kirk Hupstey	\$1,253.22
Todd O'Neil	\$1,250.42
Christopher Cummings	\$1,249.18
Denick Cook	\$1,242.31
Benson Kim	\$1,237.79
Michael VanDell	\$1,235.36
Joseph Price	\$1,231.40
Luis Baguncio	\$1,229.14
London Burnett	\$1,229.02
Amir Sedaghat	\$1,227.03
Ryan Neel	\$1,221.54
Janelle Davis	\$1,219.77
Mary Elkins	\$1,215.60
Raymond Risucci	\$1,213.18
Frank Soldo	\$1,207.80
Rachel Butler	\$1,207.70
Daniel Armstrong	\$1,207.47
Samuel LaSala	\$1,207.16

QUALIFIER	BONUS*
Matthew Herrera	\$1,205.90
Shandolyn Anderson	\$1,205.14
Faten Akramahi	\$1,199.31
Allan Gilbert	\$1,196.19
Martin Flores	\$1,190.96
Marino Boca	\$1,190.77
Lita Lameko	\$1,189.79
Rory Crockford	\$1,187.51
Timothy Clark	\$1,186.33
Lamin Touray	\$1,182.05
Herbert Adams	\$1,181.89
Yvonne Hernandez	\$1,127.63
Steven Sequiera	\$1,126.68
Jamie Roshon	\$1,107.59
Jeffrey Thiel	\$1,100.09
Daniel Orr	\$1,095.23
Dustin Cresswell	\$1,081.00
Linda Voss	\$1,070.64
Jason Siebert	\$1,065.02
Angie Thompson	\$1,064.26
Michelle Walker	\$1,052.70
Hasheem Jones	\$1,045.86
Narayan Phothirath	\$1,043.74
John-Deane Nwafor	\$1,031.83
Cynthia Kent	\$1,015.17
Sorana Blackfoot	\$1,010.93
Sharon Ward	\$1,004.80
Derek Tam	\$1,000.38
Ross Ewen	\$991.56
Valerie Capano	\$982.51
Kouassi Appiah	\$980.09
Scott Mellgren	\$979.13
Scott Fenton	\$972.58
Susan O'Bryon	\$965.41
Thomas Tulowiecki	\$958.48
Matt Pfeueger	\$954.64
Herman Libman	\$950.70
Matthew Sommers	\$940.95
Philip Currie	\$940.32
Hector Oessis	\$935.77
Irene Canavan	\$929.49
Kristina Herring	\$925.12
Maria Esposito	\$920.48
Meredith West	\$919.90
Memil Jacobs	\$915.07
Jeffrey Lozowski	\$907.93
Fekit Maava	\$905.07
Andres Diaz	\$904.54
Rebecca Bushnok	\$899.09
Scott Kuhin	\$893.70
Benjamin VanFossen	\$893.42
David Phul	\$889.94
Jeff Debiak	\$888.21
David Williams	\$884.54
Hong Ng	\$882.43
Jacob Lewis	\$881.30
Agatha Safford	\$876.13
Derek Sandilands	\$875.97
Tammy Schroeder	\$873.29
James Wallhauser	\$872.85
Sean Hall	\$865.57
Daniel Potelchko	\$865.16
Bradley Kampmeier	\$851.81
Donald McCrary	\$840.68
Anna Gang	\$839.78
Alejandra Perez	\$838.55
Devin Phillips	\$835.29
Shalin Patel	\$835.14
Jill Pilarski	\$834.79
Demetrius Young	\$834.53
Michael Akers	\$833.16
David Baum	\$831.97
Joseph Galeski	\$829.87
Jennifer Vela	\$829.12
Kieth Matesig	\$828.10
Michael Fortier	\$824.21

Retention Bonus

QUALIFIER	BONUS*
Asmaa Aalla	\$822.97
Lori Underwood	\$820.04
Mary Balista	\$810.78
Leonard Muhammad	\$808.46
Rose Hermawan	\$804.47
Joseph Lambert	\$803.54
Kevin Citron	\$803.15
Andrea Jeffery	\$800.80
Ron Seigel	\$800.41
Yevgeniy Kashkin	\$795.56
Herivelto Pereira	\$787.37
Brandon Carkins	\$763.72
Rhonda Shaffer	\$750.25
Rickie Sauter	\$727.17
Raymond Osborne	\$713.76
Balvino Cardozo	\$709.87
Robert Holmes	\$687.72
Judy Ferguson	\$688.47
Shiju Pushpamangalam	\$680.13
Yi Chu	\$671.27
Sharon Ngota	\$669.76
Democratis Pashalioti	\$667.21
Chad Keeney	\$663.14
Thomas VanOsdol	\$654.34
Richard Nye	\$638.77
Rosa Ngola-Grubb	\$635.14
Miranda Dellinger	\$631.77
Noma Portnare	\$631.70
Bradley Pleasant	\$628.57
Justin Buchmann	\$628.17
Chessa McKay	\$628.00
Brent Danberg	\$625.84
James Aalders	\$625.20
Mark Hartelius	\$622.21
Judith Rodriguez	\$620.16
Caemline Cupo	\$619.60
Kelly Luttrell	\$619.48
Ronald Lavigne	\$619.35
Christine Smith	\$618.85
D J Burkhalter	\$618.84
Serguei Chichikine	\$618.80
Susan Johnston	\$618.63
David Stearn	\$618.05
Devoivy Mann	\$614.18
Asob Kitchin	\$613.76
Joseph Salutric	\$609.71
James Brannan	\$604.29
Ryan Grant	\$602.42
Ron Tian	\$602.09
Thomas Soloweyko	\$602.05
Joseph Kessler	\$601.98
Stephen Pivotti	\$601.80
Michael Boyer	\$598.80
Matthew Gonashes	\$597.24
Laura Hendrix	\$596.90
Paul Sandroni	\$597.66
Jayvi Clemons	\$585.54
Natalie Soboleva	\$585.29
Suey Robinson	\$583.31
Anna Viaculikova	\$581.35
Albert Corneou	\$580.20
Rajni Chand	\$577.42
Erin Berkens	\$576.20
Warrick Ekwueme	\$571.39
Iris Rodriguez	\$568.11
Michael Jones	\$565.02
Shuang Li	\$563.52
Nachael Klevis	\$562.32
Mathew Mealey	\$561.05
Iranous Law	\$560.97
Federico Watkins	\$560.87
John DeRosier	\$496.83
Christopher Rodriguez	\$495.11
Angelica Gallardo	\$491.42
Sara Welch	\$491.01
Jeremy Riehl	\$476.73

QUALIFIER	BONUS*
John Sill	\$468.56
Jennifer Stadl	\$469.66
Mary Corp	\$433.44
Raimata Mahuta	\$432.73
Brian Tolowiecki	\$419.46
Shawn Jakowczuk	\$416.59
Gregory Hayman	\$415.87
Xiaotian Yao	\$415.57
Ernest Powers	\$412.25
Tracey Phinney	\$410.88
Jesus Carlenas	\$409.71
Angela Judson	\$409.64
David Hernandez	\$407.08
Jessica Hince	\$404.79
Christopher Sutton	\$404.58
Christopher Keller	\$404.58
Lucky Erzagbese	\$404.15
Jeffrey Lindholm	\$404.01
Edwina Taft	\$402.72
James Ferguson	\$402.42
Peter Barry	\$401.31
Julian Glenn	\$401.30
Natalie Linker	\$400.95
James Dunn	\$400.81
Jack Erbellerberger	\$396.36
Rebecca Rault	\$389.49
Robert Hyman	\$389.42
Robby Whitely	\$388.32
Grant Wahlg	\$388.97
Angela Schmitz	\$388.00
Ka Wing Yu	\$387.81
Groff Thorne	\$383.46
Latorya Slack	\$379.94
Vincent Kruse	\$375.38
Dustin Jonstan	\$379.17
Devalyn Kirkman	\$378.52
Andrew Bietner	\$368.39
Mario Payne	\$358.64
Christina Johnson	\$351.27
Payton Irwin	\$348.76
Jeanette Jackson	\$346.89
Carlynn Lockart	\$340.57
Terry Elmeyer	\$345.70
Sharon Smith	\$341.55
Robert Middleton	\$340.30
Adam Kowaleski	\$340.96
Marcia Gingle	\$340.75
Anthony Michalek	\$339.91
Brady Perola	\$338.34
Maria Hernandez	\$336.81
Sean O'Hara	\$335.00
Cathy Emerich	\$334.57
Shelly Roberts	\$333.68
Santoshia Larry	\$331.43
Phillip Sharp	\$331.24
Stephanie Zehner	\$331.25
Harold Shevlin	\$329.88
Tanisha Monday	\$328.86
Rigata Hinera	\$328.24
Kyle Ghedorte	\$324.33
Jonathan Williams	\$322.36
Matthew Iwasat	\$319.71
Juan Maciel-Figueroa	\$317.55
Jeffrey Riess	\$316.49
Omar DeLacruz	\$315.91
Jack Senta	\$315.19
Lyndsey Burks	\$310.03
Donna Landers	\$309.28
Roger Due	\$307.72
Carlie Dunbar	\$303.61
Tenance Clark	\$301.33
James Kennedy	\$292.84
Gerald Ward	\$287.76
Sherri Brendle	\$282.32
Shireen Burk	\$281.53
Fred Marek	\$281.25

QUALIFIER	BONUS*
Richard Juhasz	\$200.53
Benoris Torrey	\$197.52
Oris Washington	\$194.83
Christopher Kelbach	\$192.03
Ryan Slimm	\$192.00
Kristen Mehring	\$190.84
John Glodich	\$189.42
Erika Bakjans	\$188.37
Fleward Jefferson	\$185.78
Ereke Bruce	\$185.00
Russell Lipcomb	\$184.78
Richard Klossner	\$184.74
Colleen Charles	\$184.63
Travis Warriner	\$184.04
Carla Davis	\$183.05
Steven Brower	\$183.04
Danielle Nurmeste	\$182.90
Eric Leonhardt	\$182.72
Elizabeth Gomes	\$182.02
Candace Lierd	\$181.39
Hana Martin	\$180.60
Cary Champagne	\$180.00
Marc Serra	\$179.79
Corey Giambalvo	\$179.54
Samuel Riley	\$179.14
Patricia Williams	\$179.10
Henry Yee	\$178.58
Robert Sanchez	\$176.26
Nick Flanc	\$176.15
Giovanna Nicolini	\$174.46
Luis Agulere	\$173.75
Jeremy Green	\$173.52
Adrian Villalba	\$172.51
Kevin Kelly	\$172.13
Philip Wandler	\$171.14
Darren Thompson	\$170.66
Carl Latacz	\$170.46
Brent Elberts	\$169.85
Daniel Howard	\$167.74
Danny Castleberry	\$167.70
Jose Torres	\$167.48
Steven Ekechuku	\$167.24
Linda Leonard	\$165.70
Shannon Michael	\$165.61
Peter Pedersen	\$165.59
Rodolfo Arjon	\$165.57
Nicolas Cherry	\$165.23
Craig Mah	\$164.30
Steven Inch	\$164.28
Linda O'Donnell	\$163.52
Julian Jasper	\$162.85
Brian Roney	\$162.09
Lorna Watson	\$162.02
David Sandoval	\$161.24

Total Bonus Paid Out
\$435,199.25

BR Bonus

November Bonus Qualifiers

Qualifier	Bonus
Melanie Cohen	\$4,582.23
Eamonn Powers	\$4,526.67
Hubert Gordus	\$4,281.49
Matthew Melhorn	\$3,802.94
Mitchell Duplantis	\$3,197.88
Bradley Weigand	\$3,117.30
James Palines	\$2,489.16
Troy Plummer	\$2,391.29
David Solomonov	\$2,296.69
Michael Welsh	\$2,232.61
Samuel Colton	\$2,153.78
Andrew Bishop	\$2,094.81
Mathew White	\$2,073.04
Emmanuel Villaseenor	\$1,994.74
Zachary Hart	\$1,849.96
Tony Fox	\$1,784.98
John Collins	\$1,739.03
Robert Harris	\$1,726.12
Democratias Paschalidis	\$1,504.00
Phillip LaCross	\$1,476.98
Brian Altk	\$1,470.56
Brett Gryski	\$1,429.94
Warrior Hunt	\$1,413.46
Derek Tain	\$1,400.50
Taina Lamwko	\$1,355.83
Asher Lavallee	\$1,341.91
Marinela Achien	\$1,327.49
Vinnette Smith	\$1,315.07
Bradford Gendles	\$1,298.32
Ray Sharples	\$1,287.88
Brian Lullolf	\$1,207.80
Jason Ryan	\$1,199.31
Jeremy Welch	\$1,192.47
Joseph Szyguel	\$1,190.96
Naveen Capen	\$1,172.76
Matthew Hogan	\$1,102.59
Robert Kanaan	\$1,095.23
Brandon Tezer	\$1,081.00
Theodora Greer	\$1,065.02
Carey Thompson	\$1,064.26
Susan Johnston	\$1,052.70
Michael Thiel	\$1,043.74
Cynthia Sittig	\$1,015.17
Dustin Henderscheid	\$1,005.99
Kelvin McChamrid	\$1,000.94
Tejal Patel	\$1,000.73

Qualifier	Bonus
Greg Prunker	\$1,000.38
Danishel Henderson	\$972.58
Bryan Miller	\$929.49
Donald Osban	\$915.07
Matthew Loughter	\$907.93
Edward Hanna	\$904.54
Richard Romano	\$893.70
Darcie Estes	\$889.94
Jeff Ribman	\$882.43
Volodymyr Demchyanyy	\$881.30
Justin Phillips	\$840.94
Jennifer Scaviss	\$834.79
Lafonya Tucker	\$834.53
Alicia Olson	\$833.16
David Lamb	\$828.10
Mireille Julliet	\$822.97
Tiber Simon	\$820.04
Bramon Larkins	\$808.59
Wayne Schulte	\$806.46
Scott Keeney	\$800.80
Aaron Taczoni	\$792.67
Larry Bolinske	\$779.95
Michael Laramie	\$769.53
Harpreet Gajral	\$741.78
Wes Elder	\$713.76
Rita Haidinger	\$644.72
Christopher Jordan	\$633.22
Raymond Osborne	\$631.70
Breton Jeffries	\$628.57
Richard Barbour	\$628.37
Hope Horne	\$628.00
Ekene Agwuzeus	\$625.84
Theresa Romano	\$619.60
Meredith West	\$618.85
Eric Laflamme	\$618.80
David Ackerman	\$618.62
John McGrath	\$616.05
George Houqaim	\$614.38
Dennis Tiscambe	\$604.15
Roger Beals	\$602.09
Raymond Lawrence	\$597.28
David Wang	\$596.90
Darren Miller	\$589.62
Michael Broder	\$587.66
Grant Johnson	\$585.54
Preeti Sahgal	\$585.29

Qualifier	Bonus
Barbara Leader	\$576.20
John-Deane Nwafor	\$571.39
Randy Tryster	\$568.12
Kim Burton	\$565.02
Craig Hugara	\$563.52
Raphael Bouchereau	\$560.87
Mckenzie Linse	\$491.91
Scott Baker	\$475.03
Gwyn McEwan	\$449.66
Jim Bianchi	\$419.46
Ryrucc Davis	\$417.31
Terri Sahn	\$415.87
James Alders	\$415.52
Lily Tches	\$414.86
Melissa Lock	\$410.88
Greg Stewart	\$409.71
Timothy Frahn	\$409.64
Mark Gorman	\$407.00
Matthew Willmott	\$404.35
Ricardo Subero	\$402.72
Luis Bagundo	\$402.42
Anthony Moller	\$396.96
Gabriel Feldmann	\$389.49
Matthew Ho	\$387.81
Sean Hall	\$385.46
David Lull	\$380.69
Grant Walzig	\$379.38
Loewy Johnson	\$378.52
Rachel Arenas	\$363.88
Clayril Eoti	\$349.78
John West	\$348.66
Stuart Parnell	\$347.24
Phillip Humbel	\$345.57
Richard Flores	\$341.84
Alex Grubov	\$268.59
Eric Graham	\$251.27
Anthony Accuso	\$248.76
Bill Hayer	\$243.97
John Bulecra	\$243.79
Justin Smith	\$241.55
Michael Vanu	\$240.96
Joshua Harris	\$236.03
Mark Bleier	\$234.37
Travis Price	\$233.60
Jason Harris	\$231.43
Joshua Goines	\$231.24

Qualifier	Bonus
Lacey Stoor	\$228.24
Luis Heredia	\$219.71
Ronald Rivera	\$217.55
Matthew Nering	\$216.49
Ronald Friedlander	\$215.91
Loanna Barriem	\$203.61
Ilendri Kehpe	\$202.76
Tony Leonard	\$202.32
Jason Young	\$201.25
Doreen Ryan-Foti	\$197.52
Sridharth Patel	\$192.00
Tamara Loveless	\$188.37
Dawn Hennesma	\$185.00
Michael Little	\$184.78
James Lanin	\$184.63
Jason Mayer	\$184.04
Sarah Womboc	\$182.90
Diana McNair	\$182.72
Jonathan Staffer	\$182.02
Hudney Ward	\$179.79
Sonny Gurney	\$179.14
Robert Hamilton	\$179.10
Alfred Brenner	\$178.58
Julian Glenn	\$176.15
Horace Johnson	\$173.73
John Hard	\$172.18
Agatha Safford	\$170.46
Justin Oldham	\$169.85
John Nugent	\$167.74
London Burnett	\$167.24
Majaraj Sukhbaatar	\$165.76
Betsy Ross	\$165.23
James Brenneis	\$163.32
Travis Madrau	\$162.85
Jonathan Helbert	\$162.09

Total Bonuses Paid Out

\$139,922.17

